

Notice of References Cited	Application/Control No. 09/391,460	Applicant(s)/Patent Under Reexamination BARTON ET AL.	
	Examiner Frantzy Poinvil	Art Unit 3628	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Lee A Spirer, "When bad' credit behavior becomes the norm", Credit World, St Lous: Jul/Aug 1997. Vol. 85, Issue 6, page 18, 3 pages.
	V	
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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